# IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MONTANA

In Re:

Case No. 14-61357

JOHN H. SCHNEIDER,

Debtor.

THE HON. RALPH B. KIRSCHER, presiding PARTIAL TRANSCRIPT OF PROCEEDINGS

Billings, Montana April 26, 2016

Transcript Services:

Jonny B. Nordhagen Nordhagen Court Reporting 1734 Harrison Avenue Butte, Montana (406) 494-2083 qa@mtqa.net

Proceedings recorded by electronic recording; transcript produced by reporting service.

1	INDEX	
2	WITNESS:	PAGE:
3	MICHELLE SCHNEIDER:	
4	Direct Examination by Mr. Parker	4
5		
6		
7		
8		
9		
LO		
L1		
L2		
L3		
L 4		
L5		
L 6		
L7		
L 8		
L 9		
20		
21		
22		
23		
24		
25		

### 1 SCHNEIDER BANKRUPTCY 2 BILLINGS, MONTANA 3 4 BE IT REMEMBERED THAT this matter came on for hearing on April 26, 2016, in the United States Bankruptcy 5 6 Court, District of Montana, The Hon. Ralph B. Kirscher, 7 presiding: 8 9 The following proceedings were had: 10 11 THE COURT: Next witness? 12 MR. PARKER: Yes, Your Honor. It may be a little bit -- (inaudible.) 13 14 THE COURT: Well, let me just double -- confirm 15 with Mr. Gardner. 16 Any further witnesses, Mr. Gardner? 17 MR. GARDNER: I believe my -- the people who are 18 supporting this motion are going to call Dr. Schneider and 19 Michelle Schneider. I was going to let them call them instead of me. 20 21 THE COURT: Okay. Mr. Parker? 22 MR. PARKER: Michelle Schneider calls Michelle 23 Schneider. 24 THE COURT: Okay. Ms. Schneider, if you could 25 come to the podium, please, to be sworn.

#### MICHELLE SCHNEIDER, WITNESS, SWORN

#### 2 DIRECT EXAMINATION

- 3 BY MR. PARKER:
- 4 Q. Would you please state your name for the record,
- 5 please?

1

- 6 A. Michelle Renee Schneider.
- 7 Q. And where do you live now?
- 8 A. California.
- 9 Q. And are you a -- are you married to John Schneider?
- 10 A. Yes.
- 11 Q. How long have you been married?
- 12 A. Twenty-five years in March.
- 13 Q. And do you have any children?
- 14 A. I have three.
- 15 Q. And can you give the judge their first names and their
- 16 ages?
- 17 THE COURT: You know, I'd just as soon not do the
- 18 names, even, the first names.
- 19 Q. (By Mr. Parker) Okay. You have three children. Can
- 20 | you just give ages?
- 21 A. Eighteen, twenty-one, twenty-two.
- 22 | Q. Are any living with you?
- 23 A. Eighteen-year-old.
- 24 Q. And during the course of your marriage to
- 25 Dr. Schneider, who was the major breadwinner?

- 1 A. My husband.
- 2 Q. And what did he do?
- 3 A. He was a neurosurgeon.
- 4 | Q. And what did you do while he was practicing surgery?
- 5 A. I raised the children and ran the house and whatever
- 6 was asked of me as far as -- I raised our children.
- 7 Q. Did you ever homeschool?
- 8 A. Absolutely, all three.
- 9 Q. And how did they do their post-scholastic life after
- 10 being homeschooled?
- 11 A. Two are in college presently, and one has graduated
- 12 | early, the 18-year-old, and she will entering college in
- 13 September.
- 14 | Q. Are you an RN?
- 15 A. Yes, sir.
- 16 Q. Are you in the position now to currently practice in
- 17 | nursing, however?
- 18 A. Yes. I am currently trying to get my ACLS and PALS,
- 19 which is necessary enter a unit in a hospital.
- 20 Q. During the course of your marriage, Dr. Schneider, can
- 21 | you describe, because of his work, any extraordinary
- 22 | impacts on family life that, I hate to say you endured but
- 23 | were part of your life in terms of him -- like Target, for
- 24 | example, at the Target store when he gets called?
- 25 A. Oh, well, there were numerous times, well, because of

- his work and because of his dedication to his work, we were left at stores and I had to get home or he was -- he had to
- quickly leave us in different situations in order to attend
- 4 to the, the emergencies that he had to attend to because he
- 5 | was so dedicated and we were a partnership. I knew what
- 6 that entailed. And he had to go, and I was the responsible
- 7 party for our three children.
- 8 Q. And during that time, do you have an opinion as to
- 9 whether or not Dr. Schneider would have been able to even
- 10 accumulate the wealth we have here if you wouldn't have
- 11 attended the home front?
- 12 A. I think if you look at financial along with the
- 13 American dream as far as having children and a family, I
- 14 think it would have been totally impossible.
- 15 I think we were a partnership. I raised the children.
- 16 | I would get up very early in the morning, send them to
- 17 | school, offer them the love and nurturing that they needed.
- 18 If they went to school -- or if I stayed at home, I taught
- 19 | them math, I taught them English, I taught them rules, I
- 20 | made sure they ate correctly. I was responsible for their
- 21 | nutrition, I was responsible for their exercise, I was
- 22 responsible for their faith.
- 23 The three children were my responsibility, and whatever
- 24 | came with that in order to keep them safe.
- 25 | Q. Other than what attorneys and accountants have told you

```
over this last three or four years, do you have any really
 1
 2
     knowledge about the accounting, the intricacies, the
     businesses?
 3
         No, I do not, because again, we were a partnership.
     And early in our marriage, we knew -- it may be
 5
 6
     old-fashioned, but we knew what my responsibilities were
 7
     going to be. And that's why I stopped nursing, to take
 8
     care of our children.
         And I knew what his --
         When you say "nursing," practicing nursing?
10
11
         Practicing, yes, sir. And I -- and it was very clear,
12
     his responsibilities. I trusted him, he trusted me, and
13
     that's how he forged the success of, of what we did.
14
                MR. PARKER: That's all I have.
15
                THE COURT: Any cross-examination?
16
                (No audible response.)
17
                THE COURT: It doesn't appear so.
18
                You may step down. Thank you.
19
20
21
22
23
24
25
```

## CERTIFICATE I certify that the foregoing is a correct transcript from the electronic recording of the proceedings in the above-entitled matter, all done to the best of my skill and ability. Jonny B. Nordhagen 06/01/16

	i	i -	•	
0	Case [1] - 1:4	<b>example</b> [1] - 5:24	K	offer [1] - 6:17
	certify [1] - 8:3	exercise [1] - 6:21		<b>old</b> [2] - 4:23, 7:6
<b>06/01/16</b> [1] - 8:9	children [9] - 4:13,	extraordinary [1] -	<b>keep</b> [1] - 6:24	old-fashioned [1] -
	4:19, 5:5, 5:6, 6:7,	5:21	KIRSCHER [1] - 1:11	7:6
1	6:13, 6:15, 6:23, 7:8		Kirscher [1] - 3:6	one [2] - 4:21, 5:11
<b>14-61357</b> [1] - 1:4	clear [1] - 7:11	F	knowledge [1] - 7:2	opinion [1] - 6:8
<b>1734</b> [1] - 1:22	college [2] - 5:11, 5:12			order [2] - 6:3, 6:24
18-year-old [1] - 5:12	confirm [1] - 3:14	faith [1] - 6:22	L	
10-year-old [1] - 5.12	correct [1] - 8:3	family [2] - 5:22, 6:13	last [1] - 7:1	Р
2	correctly [1] - 6:20	<b>far</b> [2] - 5:6, 6:13	leave [1] - 6:3	
Δ	course [2] - 4:24, 5:20	fashioned [1] - 7:6	left [1] - 6:2	PAGE [1] - 2:2
<b>2016</b> [2] - 1:13, 3:5	COURT [8] - 1:1, 3:11,	financial [1] - 6:12	life [3] - 5:9, 5:22, 5:23	PALS [1] - 5:18
<b>26</b> [2] - 1:13, 3:5	3:14, 3:21, 3:24,	first [2] - 4:15, 4:18	live [1] - 4:7	PARKER [4] - 3:12,
	4:17, 7:15, 7:17	five [1] - 4:12	living [1] - 4:22	3:22, 4:3, 7:14
4	Court [2] - 1:22, 3:6	following [1] - 3:9	look [1] - 4:22	Parker [2] - 2:4, 4:19
4 04	cross [1] - 7:15	FOR [1] - 1:2	love [1] - 6:17	parker [1] - 3:21
<b>4</b> [1] - 2:4	cross-examination [1]	foregoing [1] - 8:3	10ve [1] - 0.17	part [1] - 5:23
<b>406</b> [1] - 1:23	- 7:15	forged [1] - 7:13	M	PARTIAL [1] - 1:12
<b>494-2083</b> [1] - 1:23		four [1] - 7:1	M	partnership [3] - 6:5,
_	D	front [1] - 6:11	major [1] - 4:25	6:15, 7:4
A	debtor [1] - 1:6	~	March [1] - 4:12	party [1] - 6:7
ability [1] - 8:6	dedicated [1] - 6:5	G	marriage [3] - 4:24,	people [1] - 3:17
able [1] - 6:9	dedicated [1] - 6:5	Gardner [2] - 3:15,	5:20, 7:5	podium [1] - 3:25
above-entitled [1] -	describe [1] - 5:21	3:16	married [2] - 4:9, 4:11	position [1] - 5:16
8:5	• • •	<b>GARDNER</b> [1] - 3:17	math [1] - 6:19	post [1] - 5:9
absolutely [1] - 5:8	different [1] - 6:3 DIRECT [1] - 4:2	graduated [1] - 5:11	matter [2] - 3:4, 8:5	post-scholastic [1] - 5:9
accountants [1] - 6:25	Direct [1] - 4.2	<b>3</b>	Michelle [4] - 3:19,	5:9 <b>practice</b> [1] - 5:16
accounting [1] - 7:2	District [1] - 3:6	Н	3:22, 4:6	practicing [3] - 5:4,
accumulate [1] - 6:10	DISTRICT [1] - 1:2		MICHELLE [2] - 2:3,	7:10, 7:11
ACLS [1] - 5:18	done [1] - 8:5	Harrison [1] - 1:22	4:1	presently [1] - 5:11
ages [2] - 4:16, 4:20	double [1] - 3:14	hate [1] - 5:22	<b>MONTANA</b> [2] - 1:2,	presiding [2] - 1:11,
American [1] - 6:13	double[1] - 3:14 down [1] - 7:18	hearing [1] - 3:5	3:2	3:7
appear [1] - 7:17	<b>Dr</b> [4] - 3:18, 4:25,	home [3] - 6:2, 6:11,	Montana [3] - 1:13,	proceedings [2] - 3:9,
<b>April</b> [2] - 1:13, 3:5	5:20, 6:9	6:18	1:23, 3:6	8:4
ate [1] - 6:20	dream [1] - 6:13	homeschool [1] - 5:7	morning [1] - 6:16	PROCEEDINGS [1] -
attend [2] - 6:3, 6:4	during [3] - 4:24, 5:20,	homeschooled [1] -	motion [1] - 3:18	1:12
attended [1] - 6:11	6:8	5:10	<b>MR</b> [5] - 3:12, 3:17,	Proceedings [1] -
attorneys [1] - 6:25		Hon [1] - 3:6 HON [1] - 1:11	3:22, 4:3, 7:14	1:25
audible [1] - 7:16	E			produced [1] - 1:25
Avenue [1] - 1:22		Honor [1] - 3:12 hospital [1] - 5:19	N	
	early [3] - 5:12, 6:16,	house [1] - 5:5	name [1] - 4:4	Q
В	7:5	husband [1] - 5:1	names [3] - 4:15, 4:18	
Dankwintovica 2.5	eighteen [2] - 4:21,	nusbanu [i] - 3. i	necessary [1] - 5:19	qa@mtqa.net [1] -
Bankruptcy [1] - 3:5	4:23	I	needed [1] - 6:17	1:24
BANKRUPTCY [2] -	eighteen-year-old [1]	Т	neurosurgeon [1] -	<b>quickly</b> [1] - 6:3
1:1, 3:1 <b>BE</b> [1] - 3:4	- 4:23	impacts [1] - 5:22	5:3	
<b>best</b> [1] - 8:5	electronic [2] - 1:25,	impossible [1] - 6:14	next [1] - 3:11	R
Billings [1] - 1:13	8:4	IN [1] - 1:1	nordhagen [1] - 1:21	raised [3] - 5:5, 5:6,
BILLINGS [1] - 3:2	emergencies [1] - 6:4 endured [1] - 5:22	inaudible [1] - 3:13	Nordhagen [2] - 1:22,	6:15
bit [1] - 3:13	<b>English</b> [1] - 6:19	instead [1] - 3:20	8:9	<b>Ralph</b> [1] - 3:6
breadwinner [1] - 4:25	entailed [1] - 6:6	intricacies [1] - 7:2	<b>numerous</b> [1] - 5:25	<b>RALPH</b> [1] - 1:11
businesses [1] - 7:3	enter [1] - 5:19	<b>IT</b> [1] - 3:4	nursing [4] - 5:17, 7:7,	<b>ran</b> [1] - 5:5
Butte [1] - 1:23	entering [1] - 5:12		7:10	<b>Re</b> [1] - 1:4
BY [1] - 4:3	entitled [1] - 8:5	J	nurturing [1] - 6:17	really [1] - 7:1
	examination [1] - 7:15	John [1] - 4:9	nutrition [1] - 6:21	record [1] - 4:4
С	Examination [1] - 2:4	<b>JOHN</b> [1] - 1:5		recorded [1] - 1:25
	EXAMINATION [1] -	Jonny [2] - 1:21, 8:9	0	recording [2] - 1:25,
California [1] - 4:8	4:2	judge [1] - 4:15	<b>OF</b> [2] - 1:2, 1:12	8:4
<b>care</b> [1] - 7:8		,	J. [E] 1.Z, 1.1Z	
			1	

	_
REMEMBERED [1] - 3:4  Renee [1] - 4:6  Reporting [1] - 1:22  reporting [1] - 7:16  responsibilities [2] - 7:6, 7:12  responsibility [1] - 6:23  responsible [4] - 6:6, 6:20, 6:21, 6:22  RN [1] - 5:14  rules [1] - 6:19	TRANSCRIPT [1] - 1:12 Transcript [1] - 1:20 transcript [2] - 1:25, 8:3 trusted [2] - 7:12 trying [1] - 5:18 twenty [3] - 4:12, 4:21 twenty-five [1] - 4:12 twenty-one [1] - 4:21 twenty-two [1] - 4:21 two [2] - 4:21, 5:11
S safe [1] - 6:24 Schneider [10] - 3:18, 3:19, 3:22, 3:23, 3:24, 4:6, 4:9, 4:25, 5:20, 6:9 SCHNEIDER [4] - 1:5, 2:3, 3:1, 4:1 scholastic [1] - 5:9 school [2] - 6:17, 6:18	unit [1] - 5:19 United [1] - 3:5 UNITED [1] - 1:1 up [1] - 6:16  W wealth [1] - 6:10 WITNESS [2] - 2:2, 4:1 witness [1] - 3:11 witnesses [1] - 3:16
send [1] - 6:16 September [1] - 5:13	Y
service [1] - 1:25 Services [1] - 1:20 situations [1] - 6:3 skill [1] - 8:5 soon [1] - 4:17 state [1] - 4:4 STATES [1] - 1:1 States [1] - 3:5 stayed [1] - 6:18 step [1] - 7:18 stopped [1] - 7:7 store [1] - 5:24 stores [1] - 6:2 success [1] - 6:2 success [1] - 7:13 supporting [1] - 3:18 surgery [1] - 5:4 sworn [1] - 3:25 SWORN [1] - 4:1	year [1] - 4:23 years [2] - 4:12, 7:1
Т	
target [2] - 5:23, 5:24 taught [3] - 6:18, 6:19 terms [1] - 5:23 THAT [1] - 3:4 THE [10] - 1:1, 1:2, 1:11, 3:11, 3:14, 3:21, 3:24, 4:17, 7:15, 7:17 three [6] - 4:14, 4:19, 5:8, 6:7, 6:23, 7:1 totally [1] - 6:14	